

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10697849
Filing Date	2003-10-30
First Named Inventor	Andrew Doddington
Art Unit	3696
Examiner Name	Ojo O. Oyebisi
Attorney Docket Number	14846-30

U.S.PATENTS

Examiner Initial*	Cite No	Patent Number	Kind Code†	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
1	4336587		B1	1982-07-06	CHIAPPETTI	
2	4859837		B1	1989-08-22	HALPERN	
3	5351187		B1	1994-09-27	HASSETT	
4	5657388		B1	1997-08-12	WEISS	
5	6089284		B1	2000-07-18	KAEHLER et al	
6	6624752		B2	2003-09-23	KLITSGAARD et al	
7	6785661		B1	2004-08-31	MANDLER et al	
8	6892052		B2	2005-05-10	KOTOLA et al	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10697849
Filing Date	2003-10-30
First Named Inventor	Andrew Doddington
Art Unit	3696
Examiner Name	Ojo O. Oyebisi
Attorney Docket Number	14846-30

9	4903201	B1	1990-02-20	WAGNER	
10	5812968	B1	1988-09-22	HASSAN	
11	6066517	B1	2000-04-25	FRIEND et al	
12	6202054	B1	2001-03-13	LAWLOR et al	
13	7181427	B1	2007-02-20	DEFRANCESCO et al	
14	7409364	B1	2008-08-05	BARTON et al	
15	5179302	B1	1993-01-12	WAGNER	
16	5267314	B1	1993-11-30	STAMBLER	
17	5412730	B1	1995-05-02	JONES	
18	5524073	B1	1996-06-04	STAMBLER	
19	5793302	B1	1998-08-11	STAMBLER	

INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Not for submission under 37 CFR 1.99)</i>		Application Number	10697849
		Filing Date	2003-10-30
		First Named Inventor	Andrew Doddington
		Art Unit	3696
		Examiner Name	Ojo O. Oyebisi
		Attorney Docket Number	14846-30

	20	5974148	B1	1999-10-26	STAMBLER	
	21	7058817	B1	2006-06-06	ELLMORE	
	22	7155614	B2	2006-12-26	ELLMORE	
	23	7353383	B2	2008-04-01	SKINGLE	
	24	7444672	B2	2008-10-28	ELLMORE	
	25	7461265	B2	2008-12-02	ELLMORE	

If you wish to add additional U.S. Patent citation information please click the Add button.

U.S.PATENT APPLICATION PUBLICATIONS

Examiner Initial*	Cite No	Publication Number	Kind Code [†]	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
	1	20040054622	A1	2004-03-18	STRAYER et al	
	2	20040117300	A1	2004-06-17	JONES et al	
	3	20040186773	A1	2004-09-23	GEORGE et al	

INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Not for submission under 37 CFR 1.99)</i>		Application Number	10697849
		Filing Date	2003-10-30
		First Named Inventor	Andrew Doddington
		Art Unit	3696
		Examiner Name	Ojo O. Oyebisi
		Attorney Docket Number	14846-30

	4	20010027437	A1	2001-10-04	TURBEVILLE et al	
	5	20020019802	A1	2002-02-14	MALME et al	
	6	20070192618	A1	2007-08-16	ELLMORE	

If you wish to add additional U.S. Published Application citation information please click the Add button.

FOREIGN PATENT DOCUMENTS

Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ²	Kind Code ⁴	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T ⁵
	1	0597316	EP		1994-05-18	JOSEPH et al		<input type="checkbox"/>
	2	02/069212	WO		2002-09-06	AUREGLIA et al		<input type="checkbox"/>
	3	99/27479	WO		1999-06-03	WATSON		<input type="checkbox"/>
	4	2002-163589	JP		2002-06-07	TANIMOTO		<input checked="" type="checkbox"/>

If you wish to add additional Foreign Patent Document citation information please click the Add button

NON-PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T ⁵
--------------------	---------	---	----------------

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10697849
Filing Date	2003-10-30
First Named Inventor	Andrew Doddington
Art Unit	3696
Examiner Name	Ojo O. Oyebisi
Attorney Docket Number	14846-30

1	ANONYMOUS, TWO CHIPS CAN BE BETTER THAN ONE, May 2001	<input type="checkbox"/>
2	JAZZY JEFF; CREDIT CARD COMMENTARIES; CARDOFFERS.COM 2003	<input type="checkbox"/>
3	KMART MASTERCARD - CARDWEB.COM 2000	<input type="checkbox"/>
4	HINDS, MICHAEL; MAKING THE MOST OF FAST FALLING MORTGAGE RATES, June 30, 1985	<input type="checkbox"/>
5	LI and CROFT, Time-Based Language Models, Proc. 20th Int'l Conf. on Information and Knowledge Management, pp. 469-75, 2003.	<input type="checkbox"/>
6	The Tax Executives, TEI Wisconsin Chapter - Wisconsin Department of Revenue Liaison Meeting - Tax Executives Institute, http://findarticles.com/p/articles/mi_m6552/is_n2_47/ai_16779568/ (last visited August 28, 2008).	<input type="checkbox"/>
7	Intuit Inc., Open Financial Exchange Specification 2.0 Tax Extensions, June 30, 2000.	<input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button

EXAMINER SIGNATURE

Examiner Signature	Date Considered
--------------------	-----------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. ² Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). ³ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁴ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁵ Applicant is to place a check mark here if English language translation is attached.